



What is claimed is:

1. A system for establishing and maintaining an account between a website operator having access to the operator's bank account and a customer for an interactive website service, with said customer having access to the customer's bank, comprising,

a transaction server,

a website server,

website administration apparatus and service performance apparatus.

2. The system in accordance with Claim 1 wherein said transaction server facilitates electronic communication amongst said customer, said website administration apparatus, said customer's bank, and said operator's bank.

3. A method for establishing and maintaining an account between a website operator, a bank of said website operator, a customer for interactive website services, and a bank of said customer comprising the steps of:

collecting data from said customer in support of the customer's application for service,

processing said customer data to obtain approval or denial of said customers application,

in the event of approval issuing a username and password and communicating said username and password in a database maintained by the website operator, and

establishing a communication data stream between the customer and the source of said website services.

4. The method in accordance with Claim 3 wherein the source of said website is remote from said website.

5. The method in accordance with Claim 4 including the step of the customer providing the customer's bank with authorization to charge the customer's account following said approval.

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